



THE U.F.A. CO-OPERATOR

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FARM SUPPLY MANAGER VISITS U.S. AGRICULTURAL FAIR

Recently Bill McCartney, Farm Supply Manager, spent two days investigating new farm machinery and trends in equipment at the famous Minnesota State Fair held in Minneapolis.

Known for its extensive farm machinery display, the Fair provided Bill with plenty of information in regards to new machinery that would be useful to Alberta farmers.

Being held in the mid-west United States, the trend of equipment was basically toward corn, silage and cattle feeding. The main items displayed were mixer-mill units, feed conveyors, silage unloaders and forage boxes. One item which impressed Bill is the flail type manure spreader which is designed to withstand the toughest abuse and will handle frozen manure. This particular spreader features a side delivery and a minimum of working parts. Bill's interest here is how economically feasible it would be to distribute these machines to Alberta farmers.

The pace at which agriculture is advancing makes trips such as this and research a necessity. U.F.A. Co-op must always be abreast of new techniques in order to maintain the good member-customer relations.

COVER

The cover of the Co-operator this month depicts some of the major machines currently used in the electronic data processing department. These machines are International Business Machines.

In the foreground is a 403 accounting machine. Some of the functions of this machine are the printing and listing of member's shares, cheques and statements. Immediately behind the 403 is an 082 sorter for sorting I.B.M. punch cards into any sequence or order depending on the information desired. To the left, is an 077 collator, used for merging or selecting desired cards for detailed information. The data processing department currently utilizes a total of ten I.B.M. machines.

MEET THE GANG!



ARCHIE HOGG
U.F.A. CO-OP DIRECTOR
HIGH RIVER

Archie Hogg was recently re-elected U.F.A. Co-op delegate for Subdistrict #7. On a recent visit to his home we can see that he understands co-operation and practices it through his active participation in community affairs.

When entering his yard you are greeted by a large "Visitors Welcome" sign. During the summer their home is a beehive of activity with fishermen who come to fish the Highwood River that flows through the yard. Neices and nephews from as far away as Winnipeg come to spend the summer. Boy Scouts, Brownies, and Cub Packs come to see his private bird sanctuary. Archie Hogg is also a naturalist and is asked constantly to speak to classes and groups. Many of the articles used in his talks are collected on hunting and fishing trips into the mountains by pack train. During these trips he takes many pictures for showing at F.U.A., U.F.A. or local community meetings. Archie is very active in the Alberta Fish and Game, has been rewarded by an Honorary Lifetime membership and he is currently chairman of the Migratory Birds Branch of the Provincial Fish and Game. In addition, to these interests, he has found time to ably manage his farm where

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JACK SENAKOVICZ
DATA PROCESSING

These cards are rechecked on machines known as verifiers which make certain no errors occurred on the original information card. The cards can now be sorted, listed or put together to give almost any information desired by using one or a combination of the six I.B.M. machines currently in use in the Data Processing Department.



MRS. ALLENE DUIMEL
HEAD KEY PUNCH OPERATOR



DAVE MCDONALD OPERATING THE SORTER
From the information received in the Data Processing Department a member receives his statement of earnings and allocations for the year, necessary share certificates and cheques paying out dividends deferred over the past years.



MARY LOU ANDERSON AND BEVERLY ANDERSON



KAREN DARROCK AND MARGARET HENDRY
DIVIDEND DEPARTMENT

When the proper information has been listed, it is returned to the Dividend Department where accurate controls are kept for each member's share and dividend equity and share certificate numbers.



ED GINGRICH, DIVIDEND DEPARTMENT
All correspondence regarding members' equity is answered in the Dividend Department as well as paying accounts to retiring members, necessary adjustments to accounts, issuing membership cards etc.

Although the I.B.M. machines currently used in the Data Processing Department use approximately 1.8 million punch cards per year, they have greatly increased the efficiency with which share certificates, statements and cheques can be mailed to each of U.F.A. Co-ops participating members.

CREDIT UNION NEWS



DO YOU NEED MONEY?

What a question. In fact it could be called a statement of fact. Everyone needs money. The real question is, where do you get it?

The answer is your own Bank - The U.F.A. Co-op Savings and Credit Union. Here is why. The interest rate on loans with the U.F.A. Co-op Savings and Credit Union is $\frac{3}{4}$ of 1% per month on the unpaid balance. Just what does this mean in dollars on a loan? Let's take an easy figure like \$1,200.00 for 12 months. I'm not at the top of my arithmetical curve today.

Loan - \$1,200.00 Time - 12 months
Payment - \$100.00 per month, plus interest.
Rate - $\frac{3}{4}$ of 1% per month on the unpaid balance.

Payment	Principle	Interest	New Principle
1st	\$1,200.00	\$9.00	\$1,100.00
2nd	1,100.00	8.25	1,000.00
3rd	1,000.00	7.50	900.00
4th	900.00	6.75	800.00
5th	800.00	6.00	700.00
6th	700.00	5.25	600.00
7th	600.00	4.50	500.00
8th	500.00	3.75	400.00
9th	400.00	3.00	300.00
10th	300.00	2.25	200.00
11th	200.00	1.50	100.00
12th	100.00	.75	nil

Total \$1,200.00 \$58.50

Less rebate at 10% \$12.00

Net interest paid \$46.50

Percent interest paid 4.4%

Where did I get that rebate? Since a credit union is a co-operative all earnings are returned to the members. Just as the Annual Meeting declared the dividend on shares mentioned last month, they also declared a rebate of interest paid on loans. Last year this rebate was 10%.

Added Bonus In addition to such a low rate of interest, all member loans are insured 100%. Should a member die leaving a loan unpaid, the unpaid balance is automatically written off at no expense to the beneficiary. This is just another example of what can be done when people

CO-OP ALL THE WAY

BY LEONARD KENFIELD

President, Montana Farmers Union

Farmers' Union members are reminded of the tremendous power of their patronage as the harvest season closes and winter wheat planting and livestock marketing usher in new seasons of agriculture. Like your vote, your sales of produce and farm supply purchases can be controlled by you.

Farmers are urged to patronize their co-operatives to the fullest, wherever they can.

Grain moving through co-op channels that you control builds bargaining power all the way from the farm gate to the market place and to the legislative halls.

Fuels and other production needs purchased through your own co-operatives are capable of much more power than keeping the farm plant running economically. They can be high octane for a better society, if farmers will it so. You have tremendous power in your patronage. Once you give it to your opposition, however, you lose it forever and business you give away and allow to go astray is often used against you to destroy farm programmes, co-operatives, REA and the family farm and ranch itself. Farmers are among the nation's largest commodity producers and largest consumers; thus you have in your hands a large share of the nation's economic power. In Montana where agriculture is the main industry, that potential strength is impressive.

So your patronage is powerful, if you control it.

Best advice is to go co-op all the way. Sell co-op, buy co-op and take full part in your co-op activities - follow your patronage with your vote. - Reprint

Montana Farm Union News

work together. Savings that earn good returns plus insurance, make available monies for members who need it at low interest plus more insurance.

Whether you have money to invest or require money to meet your obligations, the best place is always your own Bank - the U.F.A. Co-op Savings and Credit Union.

== HERE AND THERE ==

CALGARY STAFF ASSOC. REPORTS

Sheryl Schissler, who worked in the I.B.M. Department, left us on September 6, to take a new position. We wish Sheryl lots of luck and happiness.

Jo-Anne Smith, from the Farm Supply Division, Head Office, has gone to Edmonton to join her husband Ken, who was transferred to that city recently. Calgary's loss is Edmonton's gain, and we hope this will be a happy and successful move for them.

The Stenographic Department is losing the services of Louise Lee and Joan Holden. May we wish these girls every success in the future.

The Dividend Department has added two very attractive young ladies to their staff. A sincere welcome to Margaret Hendrey and Karen Darrock. We hope you will be around for a long time.

We would also like to welcome Gordon Rhodes, who is with the Oil Division. Gordon is taking over where Ray Howell left off and we are sure he will be an excellent replacement.

Dianna Squire is a very happy little girl. Mama Agnes presented her with a wee sister, Judy, on Labor Day. Agnes, Laurie and baby - all doing fine. Our best wishes to you all.

We are pleased to report that Pauline Strong, John Dueck and Bob Russell have recuperated nicely from their unfortunate car accident.

MEET THE GANG-CONT. FROM PAGE 1

he currently has over 250 head of cattle and to take a very active part in co-operative work. He is a delegate of the U.F.A. Co-op, a delegate of Canadian Co-op Implements Limited, Director of Alberta Livestock Co-op, Director of High River Co-op Oils Limited, Secretary of the local Community Hall and President of an F.U.A. Local. He has served on the F.U.A. Executive, has been District President for 3 years and Director of District 12 of the F.U.A. for one year. The wheels of success in our co-operatives are kept in motion by able men like Archie Hogg.

GORDON CHISHOLM REPORTS THAT ---

The new agency at Trochu was officially opened on July 27 by A. A. Silver, director of the U.F.A. Co-op. A crowd of 500 people gathered to watch the opening with the Trochu band and young square dancers performing. L. J. (Sammy) Sampson, the new agent provided coffee and donuts to the many interested members. Radio Station C.J.D.V. of Drumheller, carried the day's activities. Our best wishes to Sammy in his new agency.

Elmer Reimer, of the Information Service Department has recently returned from attending the Introductory Fieldmens' Course at the Western Co-op College in Saskatoon.

Dr. Alex Laidlaw, Secretary of the Co-op Union of Canada was recently the guest speaker at the Calgary Co-operative Luncheon Club. Dr. Laidlaw reviewed the co-operative movement in Canada and pointed out how rapidly the urban areas are growing compared to rural areas. The 17 large cities in Canada represent nearly 50% of the total population with 60% of the population increase within these cities. Sadly enough only 4 of these 17 metropolitan areas are served by consumer co-operatives. In these 4 we find both Calgary and Edmonton.

Grandma: "Would you like to go to the fair and ride the merry-go-round?"
Modern child: "I don't mind, if it will amuse you."

Canadian Co-operative Implements Limited, almost unique in the world as a farmer-owned machinery manufacturing company, is owned by farmers in Western Canada. In its factory in Winnipeg, it manufactures about 40% of the machines sold to the members in the three Prairie provinces. The remaining 60% are purchased from other manufacturers, some in West Germany and Belgium. Sales this year will be 35% or more over the figure of last year.

Trouble with some self-made men, they give everybody their recipe.

CO-OP WEEK IN CANADA
OCT. 13 to 19

THE EARLY YEARS

Our province of Alberta, as we see it today, has an exciting and interesting history. It is one that most of us will never realize. This area, formerly Ruperts' Land and part of the North West Territories, was once under Hudson Bay jurisdiction, before being taken over by the Dominion Government in 1870.

Many obstacles faced the pioneers - lack of railroads, land surveys and communications which we now take for granted. The first of these problems to be solved was the land survey which followed closely the system used in the United States. This provided settlers with some means of identifying land and the transferring of titles.

The necessity of a railroad across Western Canada caused the government in 1879 to allocate 100,000,000 acres of land to the railroad companies to construct the railroad. Thus the railway commenced building and 1885 saw the first completed Trans-Canada railroad. It was in 1891 that Alberta had its first branch running from Calgary to Edmonton.

Throughout the construction of the railroad the settlers were coming West taking the free land. As a result towns, post offices, schools and communities sprang up dotting the map. These early communities provided the first basis for organization. These usually took the form of school districts, community associations and church groups.

During the late 1800's farmers of Western Canada began hearing news of farm movements that were being organized in Eastern Canada and the United States. Soon Alberta farmers were discussing similar movements and were ready to be organized. A strong organization in Ontario and Quebec called the Dominion Grange established two lodges in Alberta which failed. At this point the farmers didn't give up but kept on organizing and after trying years eventually had two successful movements in operation. These were the Canadian Society of Equity and the Alberta Farmers Association.

The Society of Equity had its beginning in the Eastern United States and over the years progressed westward until it had established the Canadian Society Alberta Branch in 1903. Policies of this organization were to provide economic relief to farmers through combined efforts, including controlled marketing.

The other organization, the Alberta Farmers Association originated from an amalgamation in 1905 of the Territorial Grain Growers and the Farmers' Association of Alberta. The policies of these organizations were more of the educational and political nature.

Many other smaller groups existed throughout the province but because of poor communications they generally failed. Records of these were never maintained so their history is unavailable. However, records show that both the Society of Equity and the Alberta Farmers' Association were successful and competed for the farmers' membership. After a few years, pressure from the membership was brought to bear on the organizations and amalgamation was suggested.

In 1909 both movements met in convention and after three days of tiring deliberations, amalgamation was achieved. The outcome being a new organization the United Farmers of Alberta.

COMING EVENTS

United Farmers of Alberta Co-operative Limited
November 5 to 8 - Trade Winds Motor Hotel, Calgary

United Grain Growers
November 13 - 14 - Edmonton

Alberta Association of Municipal Districts
November 19 - 22 - Edmonton

Alberta Wheat Pool
November 26 - Palliser Hotel - Calgary

Farmers' Union of Alberta
December 9 - 13 Palliser Hotel - Calgary

Alberta Federation of Agriculture
January 8 - 10 Capri Motor Hotel - Red Deer

Western Agricultural Conference
January 16 & 17 Fort Garry Hotel - Winnipeg

Canadian Federation of Agriculture
January 20 - 24 Charlottetown, P.E.I.
